

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorney for Debtors

In Re:

Ian Scott Kansky and Kathy Michelle Kansky,  
  
Debtors



Order Filed on August 30, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 12-31580  
Chapter: 13  
Hearing Date: 9/5/2017  
Judge: Kaplan

**CHAPTER 13 ORDER AUTHORIZING CANCELLATION,  
VOIDING AND/OR DISCHARGE OF RECORD OF:**

☒ MORTGAGE    ☐ LIEN    ☐ OTHER (specify) \_\_\_\_\_

Recommended Local Form: ☒ Followed    ☐ Modified

The relief set forth on the following page is hereby **ORDERED**.

**DATED: August 30, 2017**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE CERTIFIED BY THE BANKRUPTCY  
COURT WITH THE APPROPRIATE SEAL BEFORE IT MAY BE RECORDED.**

The following matters are determined and hereby ORDERED:

1. The debtor(s) has successfully completed a Chapter 13 Plan, which provides for the discharge and cancellation of record of the Mortgage/Lien referenced below.
2. The debtor(s) is entitled to have the Mortgage/Lien referenced below discharged and cancelled of record.
3. Description of Real Property:  
Location (Street Address) 8 Turner Terrace  
Morganville, NJ 07751
4. Description of Mortgage/Judgment Lien:
  - a. Original Mortgagee/Lienholder: Heritage Community Bank
  - b. Current Assignee: \_\_\_\_\_
  - c. Current Servicer: \_\_\_\_\_
  - d. Date of Mortgage/Lien: May 25, 2011
  - e. Date of Recordation: June 13, 2011
  - f. Place of Recordation: Monmouth County Clerk
    - i. Mortgage Book: 8894
    - ii. Page: 7372
  - g. Original Principal Balance of Mortgage/Lien: \$ 150,000.00
5. The Mortgage/Lien referenced in this Order is hereby cancelled, voided, and/or discharged of record.
6. A certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ian Scott Kansky  
Kathy Michelle Kansky  
Debtors

Case No. 12-31580-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2017.  
db/jdb +Ian Scott Kansky, Kathy Michelle Kansky, 8 Turner Terrace, Morganville, NJ 07751-1520

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
David B. Grantz on behalf of Creditor The Provident Bank dgrantz@meyner.com,  
ckelly@meyner.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Meredith I. Friedman on behalf of Creditor The Provident Bank mfriedman@wilentz.com,  
ciarkowski@wilentz.com  
Michael Leonard Detzky on behalf of Joint Debtor Kathy Michelle Kansky mldetzky@hotmail.com,  
r40042@notify.bestcase.com  
Michael Leonard Detzky on behalf of Debtor Ian Scott Kansky mldetzky@hotmail.com,  
r40042@notify.bestcase.com  
Michael T. Stewart on behalf of Creditor White Rose, Inc. mstewart@peristewart.com,  
moliver@peristewart.com  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com  
TOTAL: 10